

**FOR IMMEDIATE RELEASE**

**15-NOV-02**

**RELEASE #2000-46**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (415) 904-5878.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**15-Nov-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-36545	0012	AIU INS. CO.	COMM	ALLIED LINES	FORMS	NONE	22.30%
02-36542	0008	ALLSTATE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	MOBILEHOME	
02-36563	0140	AMCO INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36622	0553	AMERICAN & FOREIGN INS. CO.	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36711	0553	AMERICAN & FOREIGN INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36638	0553	AMERICAN & FOREIGN INS. CO.	COMM	FIDELITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36731	0553	AMERICAN & FOREIGN INS. CO.	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36471	0553	AMERICAN & FOREIGN INS. CO.	COMM	INLAND MARINE	RATE	BUSINESS PROTECTION PORTFOLIO	14.15%
02-36601	0553	AMERICAN & FOREIGN INS. CO.	COMM	INLAND MARINE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36501	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	OTHER LIABILITY	RATE	M&C, OL&T, PRODUCT LIAB.	-3.90%
02-36421	0000	AMERICAN CONTRACTORS INDEMNITY CO.	COMM	SURETY	RATE	LICENSE & PERMIT	13.40%
02-36502	0761	AMERICAN INS. CO. (THE)	COMM	OTHER LIABILITY	RATE	M&C, OL&T, PRODUCT LIAB.	-3.90%
02-36612	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS-KEMPER SMALL BUSINESS	12.70%
02-36614	0108	AMERICAN MOTORISTS INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS-KEMPER SMALL BUSINESS	12.70%
02-36543	0028	AMICA MUTUAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-36503	0761	ASSOCIATED INDEMNITY CORP	COMM	OTHER LIABILITY	RATE	M&C, OL&T, PRODUCT LIAB.	-3.90%
02-36636	0660	CA AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	BASIC MONTHLY PAYMENT	6.90%
02-36641	0660	CA AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	ENGINEERS, SCIENTISTS & EDUCATORS MONTHLY PAYMEN	6.90%
02-36652	0660	CA AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	CA MEDICAL ASSOCIATION MONTHLY PAYMENT	6.90%
02-36659	0660	CA AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MERCURY EMPLOYEES MONTHLY PAYMENT	6.90%
02-36691	0660	CA AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	L.A. COUNTY BAR ASSOCIATION MONTHLY PAYMENT	6.90%
02-36692	0802	CA CAPITAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.10%
02-36661	0802	CA CAPITAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	ASSISTED LIVING	0.00%
02-36696	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NON-CIVIL SERVANT& AFFINITY GROUP MARKETING	9.90%
02-36697	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	CIVIL SERVANT	10.80%
02-36481	0317	COMBINED SPECIALTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	CONSTRUCTION	
02-36531	0323	CSE SAFEGUARD INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED	20.00%
02-36476	0920	DIAMOND STATE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36693	0802	EAGLE WEST INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.10%
02-36571	0062	EMPLOYERS MUTUAL CASUALTY CO.	COMM	BURGLARY & THEFT	RATE & FORM	CRIME & FIDELITY	-2.10%
02-36663	0038	EXECUTIVE RISK INDEMNITY INC.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36512	0761	FIREMAN'S FUND INS. CO.	COMM	OTHER LIABILITY	RATE	M&C, OL&T, PRODUCT LIAB.	-3.90%

**California Department of Insurance**  
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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-36623	0553	GLOBE INDEMNITY CO.	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36712	0553	GLOBE INDEMNITY CO.	COMM	BURGLARY & THEFT	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36639	0553	GLOBE INDEMNITY CO.	COMM	FIDELITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36732	0553	GLOBE INDEMNITY CO.	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36472	0553	GLOBE INDEMNITY CO.	COMM	INLAND MARINE	RATE	BUSINESS PROTECTION PORTFOLIO	14.15%
02-36602	0553	GLOBE INDEMNITY CO.	COMM	INLAND MARINE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36547	0012	GRANITE STATE INS. CO.	COMM	ALLIED LINES	FORMS	NONE	0.00%
02-36671	0098	GREAT DIVIDE INS. CO.	COMM	FIRE	FORMS	NONE	
02-36618	0150	GREAT WEST CASUALTY CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-36550	1285	GREENWICH INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB.-INSURED PERSONS & REIMBURSEMENT D&O	0.00%
02-36632	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	71.10%
02-36532	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS-EDUCATORS LEGAL LIAB	
02-36633	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36658	0091	HARTFORD FIRE INS. CO.	PERS	INLAND MARINE	NEW PROGRAM	SUBSCRIBER'S WIRELESS COMMUNICATION	0.00%
02-36582	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	15.90%
02-36544	0300	HORACE MANN INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	
02-36695	0300	HORACE MANN PROPERTY & CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE.	
02-36672		INS. SVCS OFFICE, INC.	COMM	MISCELLANEOUS	MANUAL	REVISION OF CLM DIVISION SEVEN	12.70%
02-36616	0108	LUMBERMENS MUTUAL CASUALTY CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS-KEMPER SMALL BUSINESS	
02-36442	0350	MEDICAL PROTECTIVE CO. (THE)	COMM	MEDICAL MALPRACTICE	RATE	PROF LIAB-PHYSICIANS & SURGEONS	12.40%
02-36521	0660	MERCURY CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	CA MEDICAL ASSOCIATION EXCEPT PACKAGE	6.90%
02-36541	0660	MERCURY CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	L.A. COUNTY BAR ASSOCIATION EXCEPT PACKAGE	6.90%
02-36561	0660	MERCURY CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	ENGINEERS, SCIENTISTS & EDUCATORS EXCEPT PACKAGE	6.90%
02-36621	0660	MERCURY CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	BASIC EXCEPT PACKAGE	6.90%
02-36625	0660	MERCURY CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MERCURY EMPLOYEES EXCEPT PACKAGE	6.90%
02-36651	2978	MITSUI MARINE & FIRE INS. CO. OF AMERICA	COMM	BOILER & MACHINERY	NEW PROGRAM	EQUIPMENT BREAKDOWN	0.00%
02-36694	0802	MONTEREY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.10%
02-36662	0802	MONTEREY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	ASSISTED LIVING	0.00%
02-36513	0761	NATIONAL SURETY CORP	COMM	OTHER LIABILITY	RATE	M&C, OL&T, PRODUCT LIAB.	-3.90%
02-36562	0140	NATIONWIDE MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	10.00%
02-36548	0012	NEW HAMPSHIRE INS. CO.	COMM	ALLIED LINES	FORMS	NONE	
02-36564	0158	NORTH RIVER INS. CO. (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-36698	3321	NORTHLAND INS. CO.	COMM	AUTO LIABILITY	RATE	PUBLIC AUTO	10.00%
02-36703	3321	NORTHLAND INS. CO.	COMM	OTHER LIABILITY	FORMS	MOBILE HOME DEALERS & CONTRACTORS	

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02-36411	0000	PODIATRY INS. CO. OF AMERICA (RRG), A MUTUAL CO.	COMM	MEDICAL MALPRACTICE	RATE	PROF LIAB-PODIATRIC	17.00%
02-36566	0155	PROGRESSIVE HOME INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
02-36567	0155	PROGRESSIVE MARATHON INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
02-36568	0155	PROGRESSIVE WEST INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
02-36583	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	OTHER LIABILITY	FORMS	NONE	
02-36634	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36624	0553	ROYAL INDEMNITY CO.	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36713	0553	ROYAL INDEMNITY CO.	COMM	BURGLARY & THEFT	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36640	0553	ROYAL INDEMNITY CO.	COMM	FIDELITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36733	0553	ROYAL INDEMNITY CO.	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36473	0553	ROYAL INDEMNITY CO.	COMM	INLAND MARINE	RATE	BUSINESS PROTECTION PORTFOLIO	14.15%
02-36603	0553	ROYAL INDEMNITY CO.	COMM	INLAND MARINE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36626	0553	ROYAL INS. CO. OF AMERICA	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36721	0553	ROYAL INS. CO. OF AMERICA	COMM	BURGLARY & THEFT	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36642	0553	ROYAL INS. CO. OF AMERICA	COMM	FIDELITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36734	0553	ROYAL INS. CO. OF AMERICA	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36474	0553	ROYAL INS. CO. OF AMERICA	COMM	INLAND MARINE	RATE	BUSINESS PROTECTION PORTFOLIO	14.15%
02-36604	0553	ROYAL INS. CO. OF AMERICA	COMM	INLAND MARINE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36631	0553	SAFEGUARD INS. CO.	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36722	0553	SAFEGUARD INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36643	0553	SAFEGUARD INS. CO.	COMM	FIDELITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36741	0553	SAFEGUARD INS. CO.	COMM	FIRE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36475	0553	SAFEGUARD INS. CO.	COMM	INLAND MARINE	RATE	BUSINESS PROTECTION PORTFOLIO	14.15%
02-36615	0553	SAFEGUARD INS. CO.	COMM	INLAND MARINE	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	0.00%
02-36569	0155	SPECIALTY RISK INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
02-36321	3321	STANDARD FIRE INS. CO. (THE)	PERS	INLAND MARINE	RATE	PERS ARTICLES FLOATER	-9.30%
02-36533	0093	STATE NATIONAL INS. CO., INC.	COMM	OTHER LIABILITY	RATE & FORM	UMBRELLA/EXCESS	5.50%
02-36617	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	PERS	EARTHQUAKE	RULE CHANGE	NONE	0.00%
02-36593	0421	TRIAD GUARANTY INS. CORP	COMM	MORTGAGE GUARANTY	FORMS	STARR	
02-36635	0091	TRUMBULL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36591	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-36637	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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02-36565	0158	UNITED STATES FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-36592	0000	VETERINARY PET INS. CO.	COMM	MISCELLANEOUS	RATE & FORM	NONE	9.50%
02-36581	0626	WESTCHESTER FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-36483	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS (TERRORISM EXCL)	
02-36551	1285	XL SPECIALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB.-INSURED PERSONS & REIMBURSEMENT D&O	0.00%

103 TOTAL APPLICATIONS RECEIVED

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-35872	11/01/02	Clarendon National Insurance Company	Commercial Inland Marine	Rate	Pet Health Insurance	21.00%
Correct	02-35872	11/01/02	Clarendon National Insurance Company	Commercial Inland Marine	Rate	Pet Health Insurance	0.00%